

SERFF Tracking Number:	PRAG-125519497	State:	Arkansas
Filing Company:	Producers Agriculture Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	PROAG2008AR-01		
TOI:	02.1 Crop	Sub-TOI:	02.1000 Crop-Hail Sub-TOI Combinations
Product Name:	2008 Crop Hail Rates		
Project Name/Number:	/		

Filing at a Glance

Company: Producers Agriculture Insurance Company

Product Name: 2008 Crop Hail Rates

TOI: 02.1 Crop

Sub-TOI: 02.1000 Crop-Hail Sub-TOI Combinations

Filing Type: Rate/Rule

SERFF Tr Num: PRAG-125519497 State: Arkansas

SERFF Status: Closed

Co Tr Num: PROAG2008AR-01

Co Status:

Authors: Sue Sandlin, Mark Lesperance

Date Submitted: 03/03/2008

State Tr Num: EFT \$100

State Status: Fees verified and received

Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Disposition Date: 03/10/2008

Disposition Status: Exempt from Review

Effective Date Requested (New): 03/03/2008

Effective Date Requested (Renewal): 03/03/2008

Effective Date (New): 03/03/2008

Effective Date (Renewal): 03/03/2008

State Filing Description:

General Information

Project Name:

Project Number:

Reference Organization: NCIS

Reference Title:

Filing Status Changed: 03/10/2008

State Status Changed: 03/10/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number: 2007NCISCH-AR1

Advisory Org. Circular:

Deemer Date:

This filing adjusts our crop hail rates. we have made some competitive adjustments to our 2007 rates. We have also updated our rules pages with the revised and new edorsements (filed in forms filing PROAG2008AR-02).

We would like an effective date of 3/3/2008.

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Company and Contact

Filing Contact Information

Mark Lesperance, Crop Hail/ Named Perils Analyst	mlesperance@proag.com
16011 College Blvd	(785) 539-3589 [Phone]
Lenexa, KS 66216	(785) 539-8159[FAX]

Filing Company Information

Producers Agriculture Insurance Company	CoCode: 34312	State of Domicile: Texas
2025 S. Hughes	Group Code: 3382	Company Type: Property/Casualty
PO Box 279		
Amarillo, TX 79109	Group Name: PAIG	State ID Number:
(806) 372-6785 ext. [Phone]	FEIN Number: 81-0368291	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	Rate/Rule filing fee
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Producers Agriculture Insurance Company	\$100.00	03/03/2008	18277565

<i>SERFF Tracking Number:</i>	<i>PRAG-125519497</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>2008 Crop Hail Rates</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	03/10/2008	03/10/2008

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<i>Product Name:</i>	<i>2008 Crop Hail Rates</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 03/10/2008

Effective Date (New): 03/03/2008

Effective Date (Renewal): 03/03/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rule in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>PRAG-125519497</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>2008 Crop Hail Rates</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Item Type	Item Name	Item Status	Public Access
Rate	2008 Rates	Accepted for Informational Purposes	Yes
Rate	2008 Rules	Accepted for Informational Purposes	Yes

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<i>Project Name/Number:</i>	<i>/</i>		

Rate Information

Rate data does NOT apply to filing.

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TOI:	02.1 Crop	Sub-TOI:	02.1000 Crop-Hail Sub-TOI Combinations
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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	2008 Rates		New	2008 AR Rates-Revised.pdf
Accepted for Informational Purposes	2008 Rules		New	2008 AR Rules-Revised.pdf

Producers Agriculture Insurance Company
Crop Hail 2008 Rates - Arkansas

County Name	CNTY	Class B: Soybeans		Class C: Wheat		Class F: Cotton		Class H: Rice	
		Basic	DXS5	Basic	DXS5	Basic ESC	DXS5 ESC	Basic	DXS5
Arkansas	1	0.70	0.55	1.05	0.75	1.35	1.15	0.70	0.45
Ashley	3	0.70	0.55	0.95	0.70	1.10	0.90	0.70	0.45
Baxter	5	0.70	0.55	1.15	0.85	1.55	1.30	0.70	0.45
Benton	7	0.70	0.55	1.65	1.20	1.55	1.30	0.70	0.45
Boone	9	0.70	0.55	1.35	0.95	1.55	1.30	0.70	0.45
Bradley	11	0.70	0.55	1.00	0.70	1.20	1.00	0.70	0.45
Calhoun	13	0.70	0.55	1.05	0.75	1.45	1.20	0.70	0.45
Carroll	15	0.70	0.55	1.55	1.10	1.55	1.30	0.70	0.45
Chicot	17	0.70	0.55	1.05	0.75	1.15	0.95	0.70	0.45
Clark	19	0.70	0.55	1.35	0.95	1.45	1.20	0.70	0.45
Clay	21	0.70	0.55	1.50	1.10	2.25	1.90	0.70	0.45
Cleburne	23	0.70	0.55	0.95	0.70	1.65	1.40	0.70	0.45
Cleveland	25	0.70	0.55	1.00	0.70	1.55	1.30	0.70	0.45
Columbia	27	0.70	0.55	1.45	1.05	1.25	1.05	0.70	0.45
Conway	29	0.70	0.55	1.05	0.75	1.65	1.40	0.70	0.45
Craighead	31	0.75	0.60	1.50	1.10	1.45	1.20	0.70	0.45
Crawford	33	0.70	0.55	1.05	0.75	1.55	1.30	0.70	0.45
Crittenden	35	0.70	0.55	1.05	0.75	1.65	1.40	0.70	0.45
Cross	37	0.70	0.55	1.05	0.75	1.35	1.15	0.70	0.45
Dallas	39	0.70	0.55	1.15	0.85	1.45	1.20	0.70	0.45
Desha	41	0.70	0.55	1.20	0.85	1.25	1.05	0.70	0.45
Drew	43	0.70	0.55	1.05	0.75	1.30	1.10	0.70	0.45
Faulkner	45	0.70	0.55	0.95	0.70	1.60	1.35	0.70	0.45
Franklin	47	0.70	0.55	1.05	0.75	1.55	1.30	0.70	0.45
Fulton	49	0.75	0.60	1.30	0.95	1.50	1.25	0.70	0.45
Garland	51	0.70	0.55	1.35	0.95	1.65	1.40	0.70	0.45
Grant	53	0.70	0.55	1.10	0.80	1.45	1.20	0.70	0.45
Greene	55	0.70	0.55	1.65	1.20	1.75	1.45	0.70	0.45
Hempstead	57	0.70	0.55	1.40	1.00	1.55	1.30	0.70	0.45
Hot	59	0.70	0.55	1.15	0.85	1.40	1.20	0.70	0.45
Howard	61	0.70	0.55	1.35	0.95	1.55	1.30	0.70	0.45
Independence	63	0.70	0.55	1.05	0.75	1.25	1.05	0.70	0.45
Izard	65	0.70	0.55	1.05	0.75	1.45	1.20	0.70	0.45
Jackson	67	0.70	0.55	1.15	0.85	1.30	1.10	0.70	0.45
Jefferson	69	0.70	0.55	1.05	0.75	1.45	1.20	0.70	0.45
Johnson	71	0.70	0.55	1.05	0.75	1.55	1.30	0.70	0.45
Lafayette	73	0.70	0.55	1.20	0.85	1.60	1.35	0.70	0.45
Lawrence	75	0.80	0.65	1.45	1.05	1.35	1.15	0.70	0.45
Lee	77	0.70	0.55	1.15	0.85	1.35	1.15	0.70	0.45
Lincoln	79	0.70	0.55	1.15	0.85	1.25	1.05	0.70	0.45
Little	81	0.70	0.55	1.80	1.30	1.60	1.35	0.70	0.45
Logan	83	0.70	0.55	1.35	0.95	1.55	1.30	0.70	0.45
Lonoke	85	0.70	0.55	1.10	0.80	1.60	1.35	0.70	0.45
Madison	87	0.70	0.55	1.45	1.05	1.55	1.30	0.70	0.45
Marion	89	0.70	0.55	1.30	0.95	1.55	1.30	0.70	0.45
Miller	91	0.70	0.55	1.20	0.85	1.75	1.45	0.70	0.45
Mississippi	93	0.70	0.55	1.25	0.90	1.75	1.45	0.70	0.45
Monroe	95	0.70	0.55	1.40	1.00	1.35	1.15	0.70	0.45
Montgomery	97	0.70	0.55	1.30	0.95	1.50	1.25	0.70	0.45
Nevada	99	0.70	0.55	1.40	1.00	1.45	1.20	0.70	0.45
Newton	101	0.70	0.55	1.40	1.00	1.55	1.30	0.70	0.45

effective for 2008 Crop Year

Producers Agriculture Insurance Company
Crop Hail 2008 Rates - Arkansas

County Name	CNTY	Class B: Soybeans		Class C: Wheat		Class F: Cotton		Class H: Rice	
		Basic	DXS5	Basic	DXS5	Basic ESC	DXS5 ESC	Basic	DXS5
Ouachita	103	0.70	0.55	1.35	0.95	1.25	1.05	0.70	0.45
Perry	105	0.70	0.55	0.80	0.60	1.60	1.35	0.70	0.45
Phillips	107	0.70	0.55	1.45	1.05	1.25	1.05	0.70	0.45
Pike	109	0.70	0.55	1.35	0.95	1.55	1.30	0.70	0.45
Poinsett	111	0.70	0.55	1.35	0.95	1.45	1.20	0.70	0.45
Polk	113	0.70	0.55	2.10	1.50	1.55	1.30	0.70	0.45
Pope	115	0.70	0.55	1.05	0.75	1.55	1.30	0.70	0.45
Prairie	117	0.70	0.55	1.00	0.70	1.60	1.35	0.70	0.45
Pulaski	119	0.70	0.55	1.20	0.85	1.60	1.35	0.70	0.45
Randolph	121	0.75	0.60	1.60	1.15	1.85	1.55	0.80	0.55
St Francis	123	0.70	0.55	0.95	0.70	1.40	1.20	0.70	0.45
Saline	125	0.70	0.55	1.30	0.95	1.60	1.35	0.70	0.45
Scott	127	0.70	0.55	1.35	0.95	1.55	1.30	0.70	0.45
Searcy	129	0.70	0.55	1.25	0.90	1.55	1.30	0.70	0.45
Sebastian	131	0.70	0.55	0.80	0.60	1.55	1.30	0.70	0.45
Sevier	133	0.70	0.55	1.90	1.35	1.55	1.30	0.70	0.45
Sharp	135	0.80	0.65	1.40	1.00	1.35	1.15	0.75	0.50
Stone	137	0.70	0.55	1.10	0.80	1.45	1.20	0.70	0.45
Union	139	0.70	0.55	1.15	0.85	1.15	0.95	0.70	0.45
Van	141	0.70	0.55	1.25	0.90	1.65	1.40	0.70	0.45
Washington	143	0.70	0.55	1.40	1.00	1.55	1.30	0.70	0.45
White	145	0.70	0.55	0.90	0.65	1.45	1.20	0.70	0.45
Woodruff	147	0.70	0.55	0.95	0.70	1.20	1.00	0.70	0.45
Yell	149	0.70	0.55	1.05	0.75	1.65	1.40	0.70	0.45

Statewide Rates for All Other Classes

Class A: Corn

Basic	0.70
DXS5	0.50

Class D: Veg/Vine

Basic	4.20
XS15IP	3.35

Class E: Tree Fruit

XS15	8.40
------	------

Class G: Tomatoes

Basic	4.40
XS15IP	3.50

Class I: Seeds

Basic	1.30
DXS5	0.95

Class O: Other

Basic	1.30
DXS5	0.95

Rules

for

Crop-Hail Insurance

ARKANSAS

Effective with the 2008 crop year.

**Producers Agricultural Insurance Company
PO Box 676
11385 N. Trimble Road
Robinson, IL 62454**

2008-PROAG 61

(This schedule supersedes 2007 PROAG 61.)

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Rules

for

Crop-Hail Insurance

ARKANSAS

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Producers Agricultural Insurance Company
PO Box 676
11385 N. Trimble Road
Robinson, IL 62454

2008-PROAG-61

(This schedule supersedes 2007-PROAG 61)

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Producers Agriculture Insurance Company Regional Offices

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RULES AND INFORMATION

APPLICATION

NCIS 655 or the company approved form may be used when appropriate for all crops

RECEIPT OF APPLICATION

All applications that bind coverage must be received in the company office within 10 working days.

OPTIONAL PROVISIONS

The Insured's application will specify and the rate of premium charged will determine which, if any of the following Optional Provisions is applicable to the insurance afforded by this policy. The following symbols should be entered on the Schedule of Insurance of the application:

Provision	Symbol
Excess Over 5% Loss-- Disappearing at 25%	DXS5
(This provision may be used for all crops except tomatoes, vegetable crops, vine crops, tree fruits, grapes, bush fruits and berries.)	
Excess Over 15% Loss-- Increasing Payment Form	XS15IP
(This provision may be used for tomatoes, vegetable and vine crops only.)	

WHOLE DOLLAR PREMIUMS

Premium for each item on the schedule of insurance will be rounded to the nearest whole dollar. A premium involving 50¢ or more will be rounded to the next higher whole dollar.

MINIMUM PREMIUM

The policy is subject to a minimum policy premium of \$50.00

CASH DISCOUNT

A five percent (5%) cash discount is allowed for premiums paid by July 1. If the policy is written after July 1, the premium must accompany the application to qualify for the discount.

PREMIUM REMITTANCE

Indicate on the application whether premium is being paid cash (with application if by July 1st) or deferred until fall (November 1). We reserve the right to charge the maximum finance charge allowed by the applicable state law on all delinquent premiums on any policy sold through the Agent or the Agent's subagent, broker or other producer. The Company shall offset all amounts due the Company under any policy from any indemnity.

MIXED CROPS

Charge the rate for the highest rated crop in the field.

DAMAGED CROPS

No new applications for insurance, or increases of existing insurance, will be bound on crops that have had hail damage until such crops have been inspected for insurability. If coverage is bound after crop inspection and any damage sustained prior to the coverage being bound will be deductible percentage subtracted from any future loss.

COVERGE BECOMES EFFECTIVE

Coverage becomes effective at 12:01 a.m. on the date following the date the applicant and the agent sign the application or as amended by endorsement or special provisions.

EXPIRATION OF INSURANCE

Insurance expires at 12:01 a.m. of the following dates:

	Hail coverage:	Fire, Lightning and Transit coverage:
Barley, oats, rye and wheat	July 20	July 20
Corn	October 1	December 15
Cotton	November 15	November 15
Rice.....	November 1	November 1
Sorghum crops.....	October 20	December 15
Soybeans	November 15	November 15
Tobacco	November 1	November 1
Tree fruits.....	November 1	November 1
All other crops	October 1	October 1

POLICY FORM CODES

Crops other than Cotton:

Basic Contact Company
DXS5 Contact Company
XS15 Contact Company
(Tree Fruits, Grapes, Bush, Fruits and Berries)

XS15IP Contact Company
(Tomatoes, Vegetable and Vine Crops)
NCIS 457* Contact Company

Cotton:

Basic (Escalator) Contact Company
DXS5 (Escalator) Contact Company
NCIS 457* (endorsement) Contact Company
Open Boll Cotton Hail (endorsement) Contact Company
Open Boll Cotton Wind (endorsement) Contact Company
Cotton Escalator Deletion (endorsement) Contact Company

Contact the company for policy form codes to be used in statistical reporting.

MANDATORY ENDORSEMENTS

GREEN PACK OR FRESH MARKET TOMATOES (INCLUDING STAKED TOMATOES):

NCIS 511. Either full coverage (10% minimum loss) or Excess Over 15% Loss- Increasing Payment (XS15IP) policy form may be used when insuring tomatoes for green pack or fresh market (including staked).

TREE FRUITS, GRAPES, BUSH FRUITS AND BERRIES - EXCESS OVER 15% LOSS:

NCIS 577.

TOMATOES (CANNING OR PROCESSING), VEGETABLE AND VINE CROPS:

NCIS 445, Either Basic Form (full coverage) or Excess Over 15% Loss--Increasing Payment (XS15IP) policy form may be used when insuring tomatoes (canning or processing), vegetable and vine crops.

OPTIONAL ENDORSEMENTS

OPTIONAL FIRE AND LIGHTNING COVERAGE ON CROPS PLANTED IN SMALL GRAIN CROP, STUBBLE OR RESIDUE: NCIS 457 may be attached to any policy. The premium for this coverage is \$0.25 per \$100 of coverage.

OPTIONAL OPEN BOLL COTTON HAIL ENDORSEMENT: PROAG 1717. Insurance is extended to cover unharvested cotton in the open boll stage for direct loss caused by hail. Open boll is defined as lint cotton being exposed. The additional rate is \$0.25 per \$100 of insurance.

OPTIONAL OPEN BOLL COTTON WIND ENDORSEMENT: PROAG 1721. Insurance is extended to cover unharvested cotton in the open boll stage for direct loss caused by wind. Open boll is defined as lint cotton being exposed. The additional rate is \$1.05 per \$100 of insurance.

OPTIONAL COTTON ESCALATOR DELETION ENDORSEMENT: PROAG 1718. Special Provisions PROAG603 #8. Cotton Escalator Provision is deleted in its entirety by the attachment of this endorsement. The additional rate per is \$0.25 per \$100 of insurance.

Crop Classification and Per Acre Limit

<u>Class A</u>	<u>Per Acre Limit</u>
Corn	800
Milo	400

<u>Class B</u>	<u>Per Acre Limit</u>
Soybeans	600

<u>Class C</u>	<u>Per Acre Limit</u>
Wheat	500
Oats	300

<u>Class F</u>	<u>Per Acre Limit</u>
Cotton	750

<u>Class H</u>	<u>Per Acre Limit</u>
Rice	800

For all other crops, PAIC utilizes the NCIS crop classification. Please contact the company for any crop not listed above. Underwriting approval is necessary for any crop not listed in the preceding table.

ZONE INDEX

<u>LOCATION</u>	<u>ZONE</u>
(021) Clay County	
Twp. 18 - Rges. 7.8 and 9	3
Twp. 19 - Rges. 6, 7, 8 and 9	3
All other townships.....	6
(031) Craighead County	6
(035) Crittenden County	7
(037) Cross County	7
(055) Greene County:	
Twp. 16 - Rges. 6 and 7	1
Twp. 17 - Rges. 6, 7 and 8	1
Twp. 18 - Rges. 6, 7 and 8	1
Twp. 19 - Rges. 6 and 7	1
All other townships.....	4
(067) Jackson County	6
(069) Jefferson County.....	8
(075) Lawrence County	6
(079) Lincoln County	8
(085) Lonoke County.....	8
(093) Mississippi County:	
Twp. 15 - Rges. 8, 9, 10, 11, 12 and 13	2
Twp. 16 - Rges. 8, 9, 10, 11, 12 and 13	2
All other townships.....	5
(111) Poinsett County.....	7
(119) Pulaski County	9
(121) Randolph County	6
All other counties	9

POLICY FORM DESCRIPTIONS

BASIC: Full Coverage (no deductible)

Provides a loss payment on a field(s) when the adjusted loss on the field is 1% or greater. When the adjusted loss on the field exceeds 70.0%, a Catastrophe Loss Award (CLA) is paid. The catastrophe loss award is one-half percent (1/2%) for each one percent (1%) of loss in excess of 70.0%. The total payable percentage of loss shall not exceed 100.0%.

EXCESS OVER 5% LOSS – DISAPPEARING AT 25% PROVISION – (SYMBOL: DXS5) EXCEPT TOBACCO AND TOMATOES

Provides a loss payment on a field(s) when the adjusted loss for the field(s) exceeds 5.0%. The loss payment shall be that percent of loss in excess of 5.0% multiplied by 1.25. Once the adjusted percent of loss equals or exceeds 25.0%, this provision will no longer apply. When the adjusted loss on the field exceeds 70.0%, a Catastrophe Loss Award (CLA) is paid. The catastrophe loss award is one-half percent (1/2%) for each one percent (1%) of loss in excess of 70.0%. The total payable percentage of loss shall not exceed 100.0%.

XS15IP: Fifteen Percent (15%) Deductible with an Increasing Payment Tomatoes (Canning or Processing), Vegetables and Vine Crops

Provides a loss payment on a field(s) when the adjusted loss for the field(s) exceeds 15.0%. The loss payment shall be that percent of loss in excess of 15.0%. When the adjusted loss on the field(s) exceeds 70.0%, an Increasing Payment is paid. The increasing payment is one half percent (0.5%) for each percent of loss in excess of 70.0%. The total payable percentage of loss shall not exceed 100.0%.